# Case 21-10547-TPA Doc 23 Filed 10/27/21 Entered 10/28/21 00:28:51 Desc Imaged Certificate of Notice Page 1 of 5

Information to	identify the case:	-	
Debtor 1	Kenneth J. Dworek	Social Security number or ITIN xxx-xx-3942	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	Colleen S. Dworek	Social Security number or ITIN xxx-xx-6232	
	First Name Middle Name Last Name	EIN	
United States Ban	kruptcy Court WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 10/1/21	
Case number: 2	21–10547–TPA		

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kenneth J. Dworek	Colleen S. Dworek
2.	All other names used in the last 8 years		
3.	Address	60 McKinstery Drive Coolspring, PA 15730	60 McKinstery Drive Coolspring, PA 15730
4.	<b>Debtor's attorney</b> Name and address	Kenneth P. Seitz Law Offices of Kenny P. Seitz P.O. Box 211 Ligonier, PA 15658	Contact phone 814-536-7470
			Email: thedebterasers@aol.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
			Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 814-464-9740
			Date: 10/25/21

For more information, see page 2

Debtor Kenneth J. Dworek and Colleen S. Dworek

Case number 21-10547-TPA

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 7, 2021 at 09:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/5/22
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	lischarge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/10/21
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/30/22
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrending to a jury trial.	paid on your claim. To be paid, you must file a ebtor filed. her they file a proof of claim. Filing a proof of with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 12/7/21 at 09:00 AM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	nation will be held on: , how to participate:goto
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirmation and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be adobtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt.  https://pacer.uscourts.gov. If you believe
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 21-10547-TPA

Kenneth J. Dworek Chapter 13

Colleen S. Dworek
Debtors

## **CERTIFICATE OF NOTICE**

District/off: 0315-1 User: dkam Page 1 of 3
Date Rcvd: Oct 25, 2021 Form ID: 309I Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2021:

<b>Recip ID</b> db/jdb	ecipient Name and Address enneth J. Dworek, Colleen S. Dworek, 60 McKinstery Drive, Coolspring, PA 15730-8500	
aty	aria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541	
tr	onda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702	
15419917	3CS, P.O. Box 2724, Columbus, OH 43216-2724	
15419921	d Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610	
15419922	eather D. Serian, c/o David C. Serene, Esquire, The Serene Law Firm, PLLC, 12 Gorman Avenue, Indiana, PA 15701-224	13
15419924	orthwest Consumer Discount Co., P.O. Box 2169, Butler, PA 16003-2169	
15419927	nn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367	
15419928	nnsylvania Department of Revenue, Bureau of Individual Taxes, P.O. Box 280431, Harrisburg, PA 17128-0431	

#### TOTAL: 9

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: thedebterasers@aol.com	Oct 25 2021 23:20:00	Kenneth P. Seitz, Law Offices of Kenny P. Seitz, P.O. Box 211, Ligonier, PA 15658
smg	EDI: PENNDEPTREV	Oct 26 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 25 2021 23:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 26 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 25 2021 23:20:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust +	Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 25 2021 23:20:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr +	EDI: RECOVERYCORP.COM	Oct 26 2021 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15419915 +	- EDI: TSYS2.COM	Oct 26 2021 03:23:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15419916	EDI: CAPITALONE.COM	Oct 26 2021 03:23:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15421769 +	Email/Text: bankruptcy@cavps.com	Oct 25 2021 23:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15419918 +	EDI: CHASEAUTO		

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Date Rcvd: Oct 25, 20	)21 Form ID: 30	<b>9</b> 9I	Total Noticed: 32
		Oct 26 2021 03:23:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
15419919 + E	EDI: WFNNB.COM	Oct 26 2021 03:23:00	Comenity Bank/maurices, Po Box 182789, Columbus, OH 43218-2789
15419920 + E	EDI: NAVIENTFKASMDOE.COM	Oct 26 2021 03:23:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15419923 + E	EDI: IRS.COM	Oct 26 2021 03:23:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
15419925 + E	EDI: AGFINANCE.COM	Oct 26 2021 03:23:00	Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
15419929 E	Email/Text: Bankruptcy.Notices@pnc.com	Oct 25 2021 23:20:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285
15419926 + E	EDI: RMSC.COM	Oct 26 2021 03:23:00	PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
15419930 + E	Email/Text: steve@priorityfirstfcu.org	Oct 25 2021 23:20:00	Priority First Federal Credit Union, 364 Midway Drive, Du Bois, PA 15801-3864
15419931 + E	Email/Text: steve@priorityfirstfcu.org	Oct 25 2021 23:20:00	Priorty First FCU, 364 Midway Drive, Du Bois, PA 15801-3864
15419932 + E	Email/Text: bankruptcyteam@quickenloans.com	Oct 25 2021 23:20:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15419933 + E	EDI: CITICORP.COM	Oct 26 2021 03:23:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
15419934 + E	EDI: RMSC.COM	Oct 26 2021 03:23:00	Syncb/amer Eagle Dc, Po Box 965005, Orlando, FL 32896-5005
15419935 + E	EDI: RMSC.COM	Oct 26 2021 03:23:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15419936 + E	EDI: RMSC.COM	Oct 26 2021 03:23:00	Syncb/walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15421947 + E	EDI: RMSC.COM	Oct 26 2021 03:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 25

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address cr Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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District/off: 0315-1 User: dkam Page 3 of 3
Date Rcvd: Oct 25, 2021 Form ID: 309I Total Noticed: 32

Date: Oct 27, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed

below:

Name Email Address

Kenneth P. Seitz

on behalf of Joint Debtor Colleen S. Dworek thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor Kenneth J. Dworek thedebterasers@aol.com

Maria Miksich

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13 trusteewdpa.com

TOTAL: 5